

RK

UNITED STATES DISTRICT COURT

OF EASTERN PENNSYLVANIA

AT PHILLY DIV.

MARK JOHNSON

12 5272

CASE #

VS.

JUDGE:

TRANS UNION LLC

ORIGINAL COMPLAINT BY MARK JOHNSON TOWARD THE INCOMPLIANCE OF
EXPERIAN IN VIOLATION OF 15 USC 6101 AND TEXAS CODES

PLANTIF PRO SE

DEFENDANT

MARK JOHNSON

TRANS UNION LLC

2797 BANNING RD.

50 ALLIED CARD WAY

CINCINNATI, OHIO

GLEN MILLS, PA

45239

19343-1050

513-245-0177

489-490-1294

SUMMARY

A federal law regulates the use and content of credit reports to protect consumer privacy and ensure the accuracy of the information they contain. The FCRA restricts the information that may be included in a credit report, limits who may request a credit report and how the report may be used, and requires credit reporting agencies and those who use credit reports (such as employers and landlords) to follow specified procedures in dealing with consumers. DESCRIPTION provided by Nolo's Plain-English Law Dictionary.

FAILURE OF TRANS UNION TO PROVIDE CORRECTIONS SPARKS THE CONCLUSION OF DISCRIMINATION AGAINST MR. JOHNSON TYPE OF DISABILITY UNDER THE AMER. WITH DIS. ACT AND THE REHAB ACT OF 1973 BASED ON NON-CUSTOMARY SERVICES VS. CUSTOMARY SERVICES TO THE PUBLIC. REMEDIES ARE SOUGHT OF COMPENSATORY DAMAGES OF A NON-EQUITABLE NATURE. ALSO, THE COMPLETE REMOVAL OF ALL DEROGATORIES LISTED NOW AND IN ANY FUTURE LISTING FOR MARK JOHNSON AS A WARNING AND EXAMPLE TO THE REPORTING BUREAUS UNDER THE CAUSATION OF BREACHES OF ETHICS WHERE THE FAIR CREDIT REPORTING ACT AND THE STATUTES OF FRAUDS IN THE UNIFORM COMMERCIAL CODE OF THE STATE IN WHICH THE DEFENDANT RESIDES IS A THE SUBJECT MATTER OF CIVIL LAW

A. INTRODUCTION

PURPOSEFULL MISREPRESENTATION BY TRANS UUNION LLC ITSELF IS A FEDERAL CHARGE OF TAMPERRING WITH PROPER RECORDS, IDENTITY THEFT BY TRANS UNION EMPLOYEES AND VIOLATIONS OF THE FAIR CREDIT REPORTING ACT IN TOWE UNDER USC 15 6101 AND PENNSYLVANIA UNIFORM COMMERCIAL CODE AND STATE CODE.

THE DEFENDANT KNOWN AS THE TRANS UNION LLC HAS PURPOSEFULLY AND MALICOUSLY TOOK UPON IT'S OWN ACCORD TO CHANGE AND CREATE FALSE OPEN DATES, FALSE FIRST REPORT DATES, FALSE CO. ACCOUNTS. WRONGFULL LOW SCORING AND ILLEGAL REPRESENTATION WITHOUT PROPER REGARD, THE REMOVAL OF DEROGATORY ACCOUNTS IS A STATUTE OF LIMITATIONS. THEY CAN ALSO BE REQUESTED BY THE COLLECTIONS AGENCIES TO BE PERMANANTLY REMOVED.. THE 3 BUREAUS CAN STALL CREDIT AND CREATE A FASLE PROFILE OF THE CONSUMER TO POTENTIAL CREDITORS UPON THEIR INQUIRY BY A LENDER IF SO DESIRED. A RESPONABILITY TO THE CONSUMER'S WELFARE IS EXPRESSLY IMPLIED PSYCHOLOGY AS A MATTER OF LAW BETWEEN THE CONSUMER AND THE PROPER CREDIT REPORTING BY THE REPORTING COMPANY IN QUESTION.

THE PLANTIFF IS A HANDICAPPED INDIVIDUAL COMPARED TO OTHERS UNDER THE FAIR CREDIT REPORTING ACT KNOWN AS USC 15 6101-99. IMPROPER TAMPERING WITH RECORDS OF A PERSONAL NATURE CONSTITUTES FRAUD,

COMPUTER FRAUD AND ABUSE INCLUDING A FORM OF IDENTITY THEFT ITSELF UNDER THE PENN. UNIFORM COMMERCIAL CODE AND THE REHAB ACT OF 1973. PURPOSEFULL MISREPRESENTATION TO THE GENERAL PUBLIC AND FALSIFICATION OF DOCUMENTS IN TEXAS. BY BUSINESS ENTITIES SUPPLYING SERVICES TO THE PUBLIC CAN BE HELD LIBEL FOR DISHONEST DEEDS AS IF IDENTITY THIEF IS PRACTICED BY THE CREDIT REPORTING CO. ITSELF. IF THE CONSUMER IS ALSO UNDER THE THE AMERICAN WITH DISABILITY ACT AND THE REHAB ACT OF 1973, A CASE OF DISCRIMINATION BASED ON THEIR SERVICES CAN BE INCLUDED IN A FEDERAL CIVIL COMPLIANT AGIANST THE DEFENDANT.

B. STATEMENT OF FACTS

ON OR BEFORE SEPT 9, 2012 THE REPORTING OF THE MANY DEROGATORARY ACCOUNTS UPON MARK JOHNSON'S PERSOAL CREDIT REPORT WERE NOT ERASED. A MONTH BY MONTH PROCESS YIELDED A BELIEF THAT A HIGHER CREDIT SCORE WOULD BE REVEALED. AFTER FOUR MONTH OF DISPUTES THAT BEGAN IN MAY ,2012 MANY REFLECTED FALSE REPORTING DATES PURPOSEFULLY ,MALICOUSLY AND PREMEDITATED INTENT TO HOLD CREDIT REPAIR TO A MINIMUM TOWARD MARK JOHNSON CORRECT DISPUTES. THE PLANTIFF CHARGES THAT THE CREDIT SCORES ARE SEVERELY BELOW THAT WHICH IS NORMAL AND CUSTOMARY FOR THE REPORTS EQUAL TO HIS OWN STATUS IN THE PUBLIC SECTOR. THIS IS QUOTED BY THE PLANTIFF AS " PURPOSEFULL WITH PREJUDICE AND MALICE INTENT ". TAMPERING WITH RECORDS HAS OCCURRED BY THE EMPLOYEES OF TANS UNION LLC BRINGING THIS CASE AS FEDERAL

QUESTION UNDER 28 USC 1331 , 28 USC 1332 AND 28 USC 1367 SUPPLIMENTAL PENDENT CLAIM THAT DISPUTES COPIES OF RECORDS AS TRUE OR COMPLETE OVER 4 MONTHS.

THOSE SENT TO HIS RESIDENCE FOR FREE REFLECTS CHANGES AS DISPUTED vs. THE "PAID FOR" VERSION OF THE TRANS UNION's REPORT PURCHASED BY LENDERS WHICH DO NOT REFLECT A TRUE AND COMPLETE PARRALLEL OF COPY UPON REFLECTION. IN SUMMATION , THERE ARE TWO DIFFERENT VERSIONS FOR THE SAME CONSUMER. THIS A VIOLATION OF USC 15 6101,, THE PENN. UNIFORM COMMERCIAL CODE AND PENN. CODE ON FRAUD. THIS IS A PREJUDICE ACT AGIANST A HANDICAPPED PERSON UNDER THE REHABILITATION ACT OF 1973. WHEN REFUSING CORRECTION IN A TIMELY MANNER (AS AGREED UP ON IN ONE VERSION) INFORMED CREDITORS STARTED COLLABERATING A STALL OR CIVIL JUDGEMENT CASE OF EACH DESPUTED AS A ALTERNATIVE TO REMOVING THE ITEM IN QUESTION AFTER REACHING THE STATUES OF LIMITATIONS OF 7 YEARS TO REPORT NOTED IN THE FAIR CREDIT REPORTING ACT. THESE ACTIONS PROGRESSED DUE TO THE FACT THAT MARK JOHNSON ATTEMPTED TO REPAIR HIS CREDIT UNDER THE FAIR CREDIT REPORTING ACT USC 15 6101-99. THEY CHEAT HIM IN THEIR ORAL AND WRITTEN RESPONSES IN ONE VERSION IN THE COMMUNITY AND IN A DIFFERENT VERSION SHOW HIS DISPUTES AS DELETED. LENDERS CONTAINING PREVIOUSLY ERASED ACCOUNTS AND PURPOSEFULL LOW SCORE TO MISREPRESENT THE HANDICAPPED CONSUMER IN TOW. TWO VERSIONS EXIST AS A ILLEGAL ACT UPON MARK JOHNSON UNDER USC 15 6101-99.

C. ARGUMENT

D. CHARGES

COUNT ONE:

PURPOSEFULLY SUPPLYING FRAUD TO LENDERS AND THE GENRAL PUBLIC ON A CREDIT REPORT UNDER PENNSYLVANIA UNIFORM COMMERCIAL OR PENN. STATE CODE.

COUNT TWO:

FEDERAL FAIR CREDIT REPORTING ACT VIOLATIONS UNDER USC 15 6101-6199

COUNT THREE

VIOLATIONS OF THE COMPUTER FRAUD AND ABUSE ACT

COUNT FOUR

DISCRIMINATION AGIANST MY TYPE OF DISABILITIY UNDER THE REHAB ACT OF 1973
AND THE AMERICAN WITH DISABILITIES ACT OF 1990 AND ITS REVISIONS

E. CONCLUSIONS

MARK JOHNSON HAS SUFFERED IRREPUTABLE DAMAGES AS A RESULT OF FALSIFICATION, IDENTITY THEFT, FRAUD UPON HIS CREDIT REPORT PURPOSEFULLY AND WITH MALICE INTENT. MR.JOHNSON BELIEVES THAT THE ACTIONS ARE OUTSIDE PROPER PROCEDURES UNDER THE FAIR CREDIT REPORTING ACT (USC 15 6101-99) AND EXPRESSLY IMPLY A BIAS AND DISCRIMINATION AGIANST HIS TYPE OF DISABILITY UNDER THE REHAB ACT OF 1973 AND THE AMERICAN WITH DISABILITIES ACT. BY NOT CLEARING HIS CREDIT REPORT PROPERLY , CIVIL JUDGEMENTS INSTEAD OF THE 7 YEAR STATUES OF LIMITATIONS ARE USED TO FUTHER CAUSE HIM A POOR CREDIT STANDING.

THESE WERE ALSO DEROGATORY ACCOUNTS REPORTED FALSELY FROM THE BEGINNING AND CONTINUE TO BE REPORTED INCORRECTLY AS MALICE INTENT.

MARK JOHNSON DEMAND IS COMPENSATORY DAMAGES AND COMPLETE REMOVAL OF ALL DEROGATORY ACCOUNTS BY THE TRANS UNION CORP.

A FEDERAL QUESTION CREATES A MATTER OF LAW AS SHOWN IN THE PROPOSITIONS OF LAW ABOVE AND A SUPPLIMENTAL FEDERAL JURISTICTION BRINGING STATE LAW TO FEDERAL COURT IN THE FORM OF THE UNIFORM COMMERMICAL CODE AND PENN. STATE STATUES. (USC 28 1367). MR. JOHNSON

WILL CONCIDER COMPLETE REMOVAL OF ALL CIVIL JUDGEMENTS AND DEROGATORY OUTSTANDING NEGATIVE ACCOUNTS AS A COMPLETE SETTLEMNT OF REMEDY IF WITHIN THE MONTH OF SEPTEMBER,2012 BY TRANS UNION.

OTHERWISE, A COMPLETE RESPECT OF 55,000 USD PER COUNT WILL BE REALIZED AS A NON-EQUITABLE COMPENSATORY DAMAGE ASSOCIATED WITH THE REHAB ACT OF 1973 AND THE UNLAWFULL BIAS IMPORTED THRU FALSAFYING HIS CREDIT REPORT AS TWO DIFFERENT VERSIONS BY TRANS UNION WHEREBY ADNORMAL AND UNCUSTOMARY PROCEDURES BY ITS CREDIT REPORTNG DIV.

REGARDS


MARK JOHNSON
2797 BANNING RD.
CINCINNATI ,OHIO
45239

SERVICE OF PROCESS

I, MARK JOHNSON, DOES HEREBY SWEAR THAT A TRUE AND COMPLETE COPY
WAS PLACE IN TRANSIT BY US MAIL OR UPS SERVICES TO THE ADDRESSES SHOWN
BELOW.

SWORN THIS 10TH DAY OF SEPTEMBER, 2012



MARK JOHNSON
2797 BANNING RD.
CINCINNAATI, OHIO

45239

CLERK OF COURTS
US DISTRICT COURT
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